



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** COMMUNITY BANK SYSTEM, INC.

**City/State** DEWITT, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 15,331,098

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

COMMUNITY BANK SYSTEM, INC.  
5790 WIDEWATERS PARKWAY

DEWITT, NY 13214

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	14,644,548	12,427,501	12,757,042	11,018,411	10,696,373
Net income (\$000)	145,957	118,014	164,456	168,836	168,403
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.56	2.65	37	2.98	2.80	61	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54
+ Non-interest income	1.65	1.09	79	1.82	1.21	83	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81
- Overhead expense	2.61	2.21	78	3.02	2.59	75	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78
- Provision for credit losses	-0.09	-0.12	48	0.19	0.66	10	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52
+ Securities gains (losses)	0	0.01	23	0	0.03	16	0	0.02	16	0.04	0.01	92	0	0	50
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	10	0	0	80	0	0	45
= Pretax net operating income (tax equivalent)	1.69	1.76	50	1.59	0.91	88	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84
Net operating income	1.33	1.34	53	1.27	0.70	88	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82
Net income	1.33	1.34	53	1.27	0.71	87	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.94	3.12	36	3.56	3.64	41	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27
Interest expense	0.10	0.26	15	0.20	0.58	9	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4
Net interest income (tax equivalent)	2.84	2.85	43	3.35	3.05	68	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.04	0.12	27	0.09	0.28	29	0.09	0.27	29	0.15	0.21	48	0.18	0.22	56
Earnings coverage of net loan and lease losses (X)	84.50	26.30	86	35.38	20.97	80	34.65	22.91	77	22.37	24.40	64	20.38	21.75	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.68	1.32	11	0.88	1.58	12	0.83	1.58	10	0.73	0.83	39	0.79	0.90	36
Allowance for loan and lease losses / Total loans and leases	0.68	1.30	12	0.87	1.55	12	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.92	0.58	82	0.40	0.71	25	0.99	0.71	77	0.29	0.57	20	0.38	0.61	28
30-89 days past due loans and leases / Total loans and leases	0.35	0.29	69	0.36	0.37	60	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-14.88	-3.31	17	-19.39	6.19	2	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12
Net short-term noncore funding dependence	-15.60	-9.17	25	-20.08	-2.71	11	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29
Net loans and leases / Total assets	47.18	58.81	16	53.46	63	19	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26
<b>Capitalization</b>															
Tier 1 leverage ratio	9.22	9.07	59	10.21	9.05	82	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86
Holding company equity capital / Total assets	13.50	10.79	84	15.16	11.12	93	15.10	11.16	91	16.26	12.43	88	16.16	12.22	91
Total equity capital (including minority interest) / Total assets	13.52	10.91	86	15.18	11.24	93	15.13	11.29	91	16.29	12.57	87	16.19	12.27	90
Common equity tier 1 capital / Total risk-weighted assets	18.80	12.64	94	17.65	12.26	92	17.90	12.38	92	16.11	12.17	86	16.65	12.12	89
Net loans and leases / Equity capital (X)	3.49	5.47	9	3.53	5.73	12	3.50	5.58	12	3.69	5.21	15	3.64	5.29	15
Cash dividends / Net income	46.85	27.22	88	55.85	49.74	61	53.80	42.30	68	48.43	33.12	78	43.85	27.31	82
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	10.73	9.51	60	19.38	16.67	67	22.09	16.68	67	7.57	9.26	57	-1.29	7	10
Equity capital	-1.37	7.52	3	14.03	6.54	80	13.41	6.99	81	8.25	10.49	55	4.80	7.89	50
Net loans and leases	-2.28	-0.66	50	8.79	12.75	43	7.54	9.07	52	9.77	9.10	65	0.36	7.89	12
Noncore funding	18.19	-21.64	92	26.92	-6.57	88	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0.16	10.65	23	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	93.03	103.15	6	95.20	103.27	9	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29
Cash from ops + noncash items + op expense / Op expense + dividends	150.20	155.61	57	139.67	142.45	58	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	232,878	238,613	316,980	311,033	289,125	-2.40	45.60
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	231,027	236,303	313,985	307,489	285,762	-2.23	44.79
Tax-exempt income on loans and leases.....	1,851	2,310	2,995	3,544	3,363	-19.87	379.53
Estimated tax benefit on income on loans and leases.....	152	195	186	240	20	-21.69	12535.86
Income on loans and leases (tax equivalent).....	233,030	238,808	317,166	311,273	289,145	-2.42	45.69
Investment interest income (tax equivalent).....	55,431	54,159	73,343	67,290	73,640	2.35	4.71
Interest on balances due from depository institutions.....	1,773	793	1,070	8,472	1,325	123.58	2432.86
Interest income on other earning assets.....	695	561	830	2,539	1,680	23.89	-48.78
Total interest income (tax equivalent).....	290,929	294,321	392,409	389,574	365,790	-1.15	35.75
Interest on time deposits of \$250K or more.....	1,325	1,626	2,118	1,774	568	-18.51	
Interest on time deposits < \$250K.....	5,263	7,075	9,111	8,231	3,798	-25.61	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,309	4,672	5,531	10,455	6,292	-50.58	-25.42
Interest on other borrowings and trading liabilities.....	1,124	3,334	4,116	6,091	7,020	-66.29	-62.47
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	10,021	16,707	20,876	26,551	17,678	-40.02	17.38
Net interest income (tax equivalent).....	280,908	277,614	371,533	363,023	348,112	1.19	36.51
Non-interest income.....	180,687	169,499	225,805	222,715	220,558	6.60	57.36
Adjusted operating income (tax equivalent).....	461,595	447,113	597,338	585,738	568,670	3.24	43.98
Overhead expense.....	286,144	281,107	375,120	369,824	343,454	1.79	43.82
Provision for credit losses.....	-10,086	17,669	15,206	10,452	12,788		
Securities gains (losses).....	0	0	0	4,882	0		
Other tax equivalent adjustments.....	0	0	-1	1	0		
Pretax net operating income (tax equivalent).....	185,550	148,307	207,005	210,364	213,085	25.11	61.33
Applicable income taxes.....	38,616	29,153	41,400	40,275	44,347	32.46	2.84
Tax equivalent adjustments.....	805	963	929	1,026	96	-16.41	1772.09
Applicable income taxes (tax equivalent).....	39,421	30,116	42,329	41,301	44,443	30.90	4.87
Minority interest.....	172	177	220	227	239	-2.82	
Net income before discontinued operations, net of minority interest.....	145,957	118,014	164,456	168,836	168,403	23.68	88.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	145,957	118,014	164,456	168,836	168,403	23.68	88.40
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	146,129	118,191	164,676	169,063	168,642	23.64	88.75
Investment securities income (tax equivalent).....	55,431	54,159	73,343	67,290	73,640	2.35	4.71
US Treasury and agency securities (excluding mortgage-backed securities).....	38,635	33,780	47,259	40,186	46,270	14.37	18.75
Mortgage-backed securities.....	7,831	9,617	12,369	13,362	12,648	-18.57	39.42
All other securities.....	8,965	10,762	13,715	13,742	14,722	-16.70	-39.37
Cash dividends declared.....	68,377	65,909	88,483	81,775	73,844	3.74	64.77
Common.....	68,377	65,909	88,483	81,775	73,844	3.74	64.77
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.65	2.90	27	3.16	3.35	30	3.08	3.27	30	3.54	4	20	3.42	3.87	20
Less: Interest expense .....	0.09	0.24	14	0.18	0.54	6	0.16	0.48	7	0.24	0.98	2	0.17	0.79	4
Equals: Net interest income (tax equivalent) .....	2.56	2.65	37	2.98	2.80	61	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54
Plus: Non-interest income .....	1.65	1.09	79	1.82	1.21	83	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81
Equals: adjusted operating income (tax equivalent) .....	4.20	3.80	76	4.80	4.06	82	4.68	4.04	82	5.32	4.41	87	5.32	4.46	88
Less: Overhead expense .....	2.61	2.21	78	3.02	2.59	75	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78
Less: Provision for credit losses .....	-0.09	-0.12	48	0.19	0.66	10	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	17	0	0.02	17	0.04	0.01	92	0	0	50
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	10	0	0	80	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.69	1.76	50	1.59	0.91	88	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84
Less: Applicable income taxes (tax equivalent) .....	0.36	0.41	36	0.32	0.21	80	0.33	0.23	79	0.37	0.36	53	0.42	0.33	76
Less: Minority interest .....	0	0	86	0	0	87	0	0	84	0	0	78	0	0	82
Equals: Net operating income .....	1.33	1.34	53	1.27	0.70	88	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.33	1.34	53	1.27	0.71	87	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82
Memo: Net income (last four quarters) .....	1.33	1.30	57	1.32	0.81	87	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82
Net income—BHC and noncontrolling (minority) interest .....	1.33	1.35	52	1.27	0.72	87	1.29	0.83	84	1.53	1.20	85	1.58	1.25	82
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.13	93.09	15	88.79	92.11	12	89	92.32	13	87.75	91.05	18	87.59	91.48	12
Average interest-bearing funds / Average assets .....	59.96	61.98	45	60.66	64.67	31	60.25	64.06	32	60.61	65.57	29	61.41	65.56	31
Interest income (tax equivalent) / Average earning assets .....	2.94	3.12	36	3.56	3.64	41	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27
Interest expense / Average earning assets .....	0.10	0.26	15	0.20	0.58	9	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4
Net interest income (tax equivalent) / Average earning assets .....	2.84	2.85	43	3.35	3.05	68	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.24	4.07	65	4.42	4.35	60	4.37	4.27	61	4.76	5.09	29	4.62	4.95	29
Interest-bearing bank balances .....	0.12	0.13	42	0.13	0.36	5	0.12	0.27	6	2.22	2.04	61	1.19	1.64	16
Federal funds sold and reverse repos .....		0.25			0.75			0.68			2.44			2.17	
Trading assets .....		0.45			0.65			0.60			0.99			1.11	
Total earning assets .....	2.93	3.09	37	3.54	3.61	44	3.45	3.51	41	4.02	4.36	28	3.90	4.20	31
Investment securities (tax equivalent) .....	1.90	1.77	60	2.37	2.36	47	2.28	2.25	52	2.51	2.76	31	2.47	2.68	35
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.64	1.23	77	2.22	1.85	68	2.22	1.75	74	2.30	2.32	56	2.27	2.05	67
Mortgage-backed securities .....	1.90	1.55	83	2.38	2.17	69	2.28	2.05	71	2.88	2.61	84	2.81	2.50	84
All other securities .....	2.86	2.85	53	2.93	3.28	37	2.85	3.24	37	3.05	4.06	21	3.06	4.20	24
Interest-bearing deposits .....	0.14	0.22	33	0.25	0.60	13	0.23	0.53	13	0.32	1.10	4	0.17	0.81	2
Time deposits of \$250K or more .....	0.81	0.70	64	1.45	1.53	39	1.39	1.42	44	1.92	1.96	42	0.95	1.44	15
Time deposits < \$250K .....	0.95	0.67	78	1.18	1.47	25	1.15	1.36	31	1.12	1.82	12	0.55	1.29	10
Other domestic deposits .....	0.04	0.16	9	0.10	0.41	2	0.09	0.36	3	0.19	0.93	2	0.12	0.67	1
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.34	0.18	85	0.71	0.71	63	0.61	0.62	63	0.74	1.86	22	0.61	1.51	23
Other borrowed funds and trading liabilities .....	0.26	1.29	17	0.45	1.54	8	0.42	1.50	8	0.49	2.38	4	2.18	2.28	47
All interest-bearing funds .....	0.15	0.38	12	0.30	0.82	5	0.27	0.74	7	0.40	1.49	2	0.27	1.19	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	180,687	169,499	225,805	222,715	220,558
Fiduciary activities income	9,249	7,820	10,718	9,711	9,389
Service charges on deposit accounts - domestic	21,599	23,421	29,177	39,987	41,917
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	15,347	12,951	17,425	17,329	16,871
Insurance activities revenue	25,822	25,141	32,905	32,637	30,796
Venture capital revenue	0	0	0	0	0
Net servicing fees	2,972	2,325	3,160	3,508	2,718
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	841	5,774	4,701	-416	370
Other non-interest income	104,857	92,067	127,719	119,959	118,497
Total overhead expenses	286,144	281,107	375,120	369,824	343,454
Personnel expense	178,407	171,442	229,578	221,240	207,357
Net occupancy expense	34,054	33,629	44,837	43,496	43,442
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	10,697	11,038	14,676	16,333	18,604
Other operating expenses	62,986	64,998	86,029	88,755	74,051
Fee income on mutual funds and annuities	3,316	3,568	4,569	5,491	3,072
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,769	2,850	2,826	2,763	2,675
Average personnel expense per employee	64.43	60.16	81.24	80.07	77.52
Average assets per employee	5,288.75	4,360.53	4,514.17	3,987.84	3,998.64

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	1.84	2.14	48	2.11	2.09	59	2.02	2.02	56	2.47	2.72	50	1.39	3.08	41
Overhead expenses / Net Interest Income + non-interest income	62.10	58.85	63	63.01	62.06	58	62.90	62.28	58	63.25	61.29	63	60.41	60.88	51
<b>Percent of Average Assets</b>															
Total overhead expense	2.61	2.21	78	3.02	2.59	75	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78
Personnel expense	1.62	1.23	86	1.84	1.30	90	1.80	1.30	89	2.01	1.41	91	1.94	1.44	89
Net occupancy expense	0.31	0.24	80	0.36	0.26	87	0.35	0.26	84	0.39	0.28	88	0.41	0.28	89
Other operating expenses	0.67	0.72	51	0.82	0.95	52	0.79	0.94	51	0.95	0.97	63	0.87	0.97	49
Overhead less non-interest income	0.96	1.08	34	1.20	1.27	45	1.17	1.25	42	1.34	1.32	47	1.15	1.38	30
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	61.99	58.34	65	62.87	61.60	61	62.80	61.82	59	63.14	60.64	64	60.40	60.37	52
Personnel expense	38.65	32.89	79	38.34	32.31	87	38.43	32.36	87	37.77	32.39	82	36.46	32.51	73
Net occupancy expense	7.38	6.26	70	7.52	6.55	66	7.51	6.58	66	7.43	6.52	68	7.64	6.48	71
Other operating expenses	15.96	18.68	31	17.01	22.16	29	16.86	22.28	24	17.94	21.20	34	16.29	20.90	19
Total non-interest income	39.14	28.20	75	37.91	28.52	73	37.80	28.83	73	38.02	29.23	74	38.78	28.50	74
Fiduciary activities income	2	2.27	51	1.75	2.06	53	1.79	2.09	54	1.66	1.97	55	1.65	2.14	52
Service charges on domestic deposit accounts	4.68	3.25	77	5.24	3.23	82	4.88	3.27	79	6.83	3.88	87	7.37	4.15	88
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	3.32	2.46	75	2.90	2.59	72	2.92	2.46	72	2.96	3.54	69	2.97	3.42	70
Insurance activities revenue	5.59	0.38	96	5.62	0.41	96	5.51	0.41	96	5.57	0.47	93	5.42	0.47	94
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.64	0.56	70	0.52	-0.04	83	0.53	0.01	83	0.60	0.28	77	0.48	0.65	58
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.18	3.64	14	1.29	3.74	41	0.79	3.92	34	-0.07	1.86	8	0.07	1.61	17
Other non-interest income	22.72	9.39	91	20.59	9.49	89	21.38	9.65	87	20.48	10.04	88	20.84	9.86	89
Overhead less non-interest income	22.85	29.67	28	24.96	31.97	26	25	31.93	29	25.12	31.06	28	21.61	31.46	19
Applicable income taxes / Pretax net operating income (tax equivalent)	20.81	21.49	40	19.66	18.64	53	20	18.63	54	19.15	20.56	36	20.81	19.04	62
Applicable income tax + TE / Pretax net operating income + TE	21.25	23.11	22	20.31	22.16	31	20.45	21.18	34	19.63	23.23	17	20.86	21.56	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	5,133,259	5,052,436	5,059,550	4,815,768	4,260,145	1.60	61.36
Commercial and industrial loans	625,664	978,164	952,094	577,207	561,306	-36.04	41.90
Loans to individuals	1,326,279	1,204,835	1,177,583	1,297,899	1,262,413	10.08	7.53
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	29,840	42,722	42,848	30,825	34,795	-30.15	-17.79
Other loans and leases	167,999	188,952	185,863	169,320	163,022	-11.09	237.29
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,283,041	7,467,109	7,417,938	6,891,019	6,281,681	-2.47	47.38
Less: Allowance for loan and lease losses	49,841	65,277	61,233	50,388	49,761	-23.65	5.61
Net loans and leases	7,233,200	7,401,832	7,356,705	6,840,631	6,231,920	-2.28	47.78
Debt securities that reprice or mature in over 1 year	4,160,045	2,438,746	3,308,759	2,337,908	2,844,511	70.58	48.84
Mutual funds and equity securities	460	422	445	451	433	9.00	11.92
Subtotal	11,393,705	9,841,000	10,665,909	9,178,990	9,076,864	15.78	48.16
Interest-bearing bank balances	2,099,534	1,633,754	1,466,042	43,243	29,083	28.51	15073.33
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	198,326	783,977	239,134	706,521	91,538	-74.70	323.61
Trading assets	0	0	0	0	0		
Total earning assets	13,691,565	12,258,731	12,371,085	9,928,754	9,197,485	11.69	76.65
Non-interest-bearing cash and due from depository institutions	223,126	202,766	179,762	161,787	182,751	10.04	51.06
Premises, fixed assets, and leases	158,665	161,915	162,512	160,150	115,333	-2.01	51.17
Other real estate owned	891	1,209	883	1,270	1,320	-26.30	-56.75
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,256,851	1,220,704	1,216,852	1,158,334	1,110,405	2.96	73.97
Total assets	15,331,098	13,845,325	13,931,094	11,410,295	10,607,294	10.73	75.66
Quarterly average assets	15,020,402	13,378,749	13,745,664	11,427,949	10,628,486	12.27	75.53
Average loans and leases (YTD)	7,323,203	7,202,034	7,264,257	6,541,007	6,264,121	1.68	50.54
<b>Memoranda</b>							
Loans held-for-sale	117	8,151	1,622	0	83	-98.56	-81.52
Loans not held-for-sale	7,282,924	7,458,958	7,416,316	6,891,019	6,281,598	-2.36	47.40
Real estate loans secured by 1-4 family	2,967,225	2,952,659	2,919,422	2,918,364	2,693,707	0.49	33.65
Commercial real estate loans	2,104,652	2,028,757	2,069,100	1,838,481	1,508,529	3.74	133.59
Construction and land development	156,293	134,840	149,568	168,860	137,469	15.91	125.38
Multifamily	388,356	370,307	372,227	312,433	231,463	4.87	338.43
Nonfarm nonresidential	1,560,003	1,523,610	1,547,305	1,357,188	1,139,597	2.39	109.94
Real estate loans secured by farmland	61,382	71,020	71,028	58,923	57,909	-13.57	2.19
Total investment securities	4,358,831	3,223,145	3,548,338	3,044,880	2,936,482	35.24	53.36
U.S. Treasury securities	3,293,134	1,982,894	2,359,913	1,878,705	1,896,931	66.08	66.60
US agency securities (excluding mortgage-backed securities)	100,126	166,278	141,469	165,054	126,821	-39.78	
Municipal securities	421,965	493,496	475,660	512,208	459,154	-14.49	-32.40
Mortgage-backed securities	535,068	575,453	566,216	485,934	450,597	-7.02	127.46
Asset-backed securities	0	0	0	0	0		
Other debt securities	8,078	4,602	4,635	2,528	2,546	75.53	39.90
Mutual funds and equity securities	460	422	445	451	433	9.00	11.92
Available-for-sale securities	4,358,371	3,222,723	3,547,893	3,044,429	2,936,049	35.24	53.34
U.S. Treasury securities	3,293,134	1,982,894	2,359,913	1,878,705	1,896,931	66.08	66.60
US agency securities (excluding mortgage-backed securities)	100,126	166,278	141,469	165,054	126,821	-39.78	
Municipal securities	421,965	493,496	475,660	512,208	459,154	-14.49	-32.40
Mortgage-backed securities	535,068	575,453	566,216	485,934	450,597	-7.02	127.46
Asset-backed securities	0	0	0	0	0		
Other debt securities	8,078	4,602	4,635	2,528	2,546	75.53	39.90
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-48,507	154,317	120,114	32,877	-16,229		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	2,478,545	2,264,862	2,031,962	1,471,456	1,446,833	9.43	34.57

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,867,878	3,330,885	3,356,890	2,465,972	2,309,370	16.12	145.24
NOW, ATS and transaction accounts	3,233,028	738,222	2,876,033	585,697	474,711	337.95	665.87
Time deposits less brokered deposits < \$250K	710,709	779,592	770,491	814,158	673,983	-8.84	
MMDA and other savings accounts	4,662,921	6,088,303	4,058,281	5,007,169	4,798,751	-23.41	7.21
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	12,474,536	10,937,002	11,061,695	8,872,996	8,256,815	14.06	80.81
Time deposits of \$250K or more	248,786	182,437	162,531	121,971	65,556	36.37	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	316,763	280,767	284,008	241,708	259,367	12.82	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,000	12,626	12,487	17,555	54,400	-76.24	-97.76
Other borrowings w/remaining maturity over 1 year	32,777	32,227	30,028	35,407	1,976	1.71	
Brokered deposits < \$250K	499	1,151	748	0	0	-56.65	
Noncore funding	601,825	509,208	489,802	416,641	381,299	18.19	92.81
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	3,283	91,055	80,623	91,115	97,939	-96.39	-96.79
Other liabilities	178,459	206,264	191,761	171,134	154,278	-13.48	4.65
Total liabilities	13,258,103	11,743,529	11,823,881	9,551,886	8,890,331	12.90	77.15
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	54,072	53,698	53,755	51,974	51,577	0.70	20.55
Common surplus	1,047,741	1,029,194	1,032,355	935,458	919,252	1.80	91.36
Retained earnings	1,037,936	936,273	960,183	882,851	795,563	10.86	72.27
Accumulated other comprehensive income	-63,826	83,962	62,077	-10,226	-45,305		
Other equity capital components	-5,989	-4,467	-4,263	-4,824	-7,305		
Total holding company equity capital	2,069,934	2,098,660	2,104,107	1,855,233	1,713,782	-1.37	66.85
Noncontrolling (minority) interest in subsidiaries	3,061	3,136	3,106	3,176	3,181	-2.39	-3.04
Total equity capital, including minority interest	2,072,995	2,101,796	2,107,213	1,858,409	1,716,963	-1.37	66.67
Total liabilities and capital	15,331,098	13,845,325	13,931,094	11,410,295	10,607,294	10.73	75.66
<b>Memoranda</b>							
Non-interest-bearing deposits	3,867,878	3,330,885	3,356,890	2,465,972	2,312,816	16.12	145.24
Interest-bearing deposits	8,855,943	7,789,705	7,868,084	6,528,995	6,009,555	13.69	61.01
Total deposits	12,723,821	11,120,590	11,224,974	8,994,967	8,322,371	14.42	79.78
Long-term debt that reprices within 1 year	3,000	12,626	12,485	0	0	-76.24	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,104,107	1,855,233	1,855,233	1,713,782	1,635,315		
Accounting restatements	0	1,141	1,140	0	208		
Net income	145,957	118,014	164,456	168,836	168,403		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	13,472	19,544	23,034	14,380	17,182		
Sale of treasury stock	694	902	902	6,122	9,823		
Less: Purchase of treasury stock	189	209	277	1,418	338		
Changes incident to business combinations	0	75,579	75,579	0	-1,600		
Less: Dividends declared	68,377	65,909	88,483	81,775	73,844		
Change in other comprehensive income	-125,902	94,188	72,303	35,080	-41,606		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	172	177	220	226	239		
Holding company equity capital, ending balance	2,069,934	2,098,660	2,104,107	1,855,233	1,713,782		

BHC Name

City/State

### Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	33.48	36.06	37	36.49	36.66	41	36.32	36.22	42	42.21	37.78	49	40.16	37.19	48
Commercial and industrial loans	4.08	11.11	12	7.06	14.40	16	6.83	13.52	16	5.06	12.02	17	5.29	12.85	15
Loans to individuals	8.65	3.60	83	8.70	3.57	83	8.45	3.40	84	11.37	4.20	85	11.90	4.31	87
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.19	0.21	68	0.31	0.20	74	0.31	0.19	75	0.27	0.24	75	0.33	0.30	74
Other loans and leases	1.10	4.26	21	1.36	4.66	23	1.33	4.63	22	1.48	5.01	20	1.54	5	20
Net loans and leases	47.18	58.81	16	53.46	63	19	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26
Debt securities over 1 year	27.13	18.32	78	17.61	14.80	68	23.75	15.55	82	20.49	14.60	80	26.82	14.63	90
Mutual funds and equity securities	0	0.05	36	0	0.06	35	0	0.05	35	0	0.06	35	0	0.06	36
Subtotal	74.32	78.17	27	71.08	79.07	19	76.56	78.16	28	80.44	79.65	30	85.57	79.97	57
Interest-bearing bank balances	13.69	9.37	75	11.80	6.40	83	10.52	7.51	72	0.38	3.06	10	0.27	3.04	5
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.29	1.51	58	5.66	1.85	90	1.72	1.68	61	6.19	1.91	90	0.86	1.96	41
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	89.31	91.57	21	88.54	90.87	19	88.80	91.05	19	87.02	89.53	21	86.71	89.74	19
Non-interest cash and due from depository institutions	1.46	0.99	87	1.46	1.03	82	1.29	1.07	67	1.42	1.14	71	1.72	1.21	81
Other real estate owned	0.01	0.01	42	0.01	0.03	36	0.01	0.02	33	0.01	0.03	34	0.01	0.04	31
All other assets	9.24	7.39	71	9.99	8.03	77	9.91	7.82	78	11.57	9.27	77	11.57	8.98	77
<b>Memoranda</b>															
Short-term investments	14.99	12.31	67	17.46	10.21	81	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10
U.S. Treasury securities	21.48	1.18	99	14.32	0.91	98	16.94	0.84	99	16.46	1.03	98	17.88	1.04	99
US agency securities (excluding mortgage-backed securities)	0.65	0.75	63	1.20	0.59	77	1.02	0.63	74	1.45	0.54	84	1.20	0.69	79
Municipal securities	2.75	1.70	72	3.56	1.60	79	3.41	1.69	79	4.49	1.34	88	4.33	1.62	82
Mortgage-backed securities	3.49	13.46	8	4.16	11.20	11	4.06	11.75	10	4.26	11.44	11	4.25	11.13	14
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.05	0.51	39	0.03	0.40	39	0.03	0.42	37	0.02	0.39	38	0.02	0.41	39
Loans held-for-sale	0	0.50	14	0.06	0.52	25	0.01	0.52	20	0	0.39	7	0	0.30	19
Loans held for investment	47.50	58.34	18	53.87	63.22	19	53.24	61.72	20	60.39	63.50	30	59.22	63.93	27
Real estate loans secured by 1-4 family	19.35	11.57	83	21.33	12.28	88	20.96	11.91	89	25.58	13.29	89	25.39	13.46	89
Revolving	1.05	1.44	48	1.36	1.72	50	1.28	1.66	49	1.74	2.07	50	2.04	2.27	51
Closed-end, secured by first liens	17.87	9.73	85	19.43	10.10	88	19.16	9.81	89	23.16	10.69	90	22.69	10.57	89
Closed-end, secured by junior liens	0.44	0.19	85	0.54	0.24	87	0.51	0.22	86	0.67	0.28	88	0.66	0.31	86
Commercial real estate loans	13.73	22.35	26	14.65	22.30	29	14.85	22.22	29	16.11	22.23	34	14.22	21.58	35
Construction and land development	1.02	3.40	22	0.97	3.47	22	1.07	3.40	24	1.48	3.44	32	1.30	3.51	29
Multifamily	2.53	3.32	51	2.67	3.10	50	2.67	3.12	52	2.74	3.01	53	2.18	2.72	49
Nonfarm nonresidential	10.18	14.65	31	11	14.72	36	11.11	14.72	36	11.89	14.69	40	10.74	14.44	38
Real estate loans secured by farmland	0.40	0.35	68	0.51	0.33	73	0.51	0.33	73	0.52	0.36	72	0.55	0.41	72

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	70.48	60.51	62	67.66	56.15	69	68.21	57.15	66	69.88	57.46	64	67.82	56.49	61
Real estate loans secured by 1-4 family	40.74	20	93	39.54	19.51	93	39.36	19.43	93	42.35	20.75	92	42.88	21.10	93
Revolving	2.20	2.47	51	2.52	2.66	50	2.41	2.64	49	2.88	3.15	47	3.45	3.50	51
Closed-end	38.54	17.35	93	37.02	16.64	93	36.95	16.59	93	39.47	17.39	92	39.43	17.39	93
Commercial real estate loans	28.90	37.13	34	27.17	33.63	32	27.89	34.63	32	26.68	33.52	38	24.01	32.14	39
Construction and land development	2.15	5.69	23	1.81	5.18	23	2.02	5.26	24	2.45	5.09	32	2.19	5.20	28
1-4 family	0.38	1.19	37	0.25	0.94	32	0.28	0.93	34	0.30	0.94	36	0.24	1.02	32
Other	1.76	4.46	22	1.56	4.09	22	1.73	4.19	23	2.16	4.02	34	1.95	4.05	29
Multifamily	5.33	5.41	63	4.96	4.78	58	5.02	4.96	60	4.53	4.69	56	3.68	4.10	52
Nonfarm nonresidential	21.42	24.45	40	20.40	22.19	41	20.86	22.93	41	19.70	22.15	42	18.14	21.40	42
Owner-occupied	8.44	8.31	52	8.62	7.46	58	8.57	7.68	56	9.21	7.72	60	9.08	8.03	57
Other	12.98	15.83	38	11.79	14.52	36	12.29	14.95	36	10.48	14.34	35	9.06	13.38	34
Real estate loans secured by farmland	0.84	0.61	71	0.95	0.52	75	0.96	0.54	74	0.86	0.55	76	0.92	0.63	74
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	8.59	19.45	12	13.10	22.98	16	12.84	22.17	16	8.38	19.53	13	8.94	20.32	15
Loans to individuals	18.21	6.58	82	16.14	6.23	83	15.87	6.13	83	18.83	7.13	83	20.10	7.36	87
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.41	0.38	69	0.57	0.31	76	0.58	0.32	75	0.45	0.37	75	0.55	0.46	75
Other loans and leases	2.31	8.42	24	2.53	9.11	25	2.51	9.09	24	2.46	9.85	23	2.60	9.66	25
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	377.62	383.43	43	374.36	387.92	43	367.67	381.27	42	401.74	391.26	45	372.74	379.80	46
Real estate loans secured by 1-4 family	218.28	124.74	84	218.78	130.23	83	212.15	125.03	85	243.46	138.18	85	235.68	137.84	85
Revolving	11.79	15.53	48	13.97	18.32	50	12.97	17.42	46	16.57	21.26	47	18.97	23.33	48
Closed-end	206.49	107.54	87	204.81	110.40	89	199.18	106.14	89	226.88	115.20	88	216.71	112.79	89
Commercial real estate loans	154.82	238.58	30	150.32	237.16	29	150.36	234.65	28	153.37	229.44	33	131.99	219.72	33
Construction and land development	11.50	36.07	23	9.99	36.48	25	10.87	35.62	25	14.09	34.95	32	12.03	35.36	28
1-4 family	2.05	7.44	34	1.37	6.64	29	1.53	6.34	33	1.70	6.61	36	1.30	7.04	33
Other	9.45	28.34	21	8.62	28.60	23	9.33	28.16	23	12.39	27.32	31	10.73	27.26	29
Multifamily	28.57	35.29	53	27.44	32.93	50	27.05	32.74	48	26.06	31.04	48	20.25	27.85	45
Nonfarm nonresidential	114.76	156.30	32	112.89	156.60	36	112.44	155.06	35	113.22	152.10	38	99.71	147.22	38
Owner-occupied	45.23	52.63	45	47.67	52.43	50	46.18	52.37	47	52.95	53.07	54	49.91	54.89	48
Other	69.53	100.99	31	65.22	101.87	33	66.26	100.54	31	60.27	97.41	36	49.80	91.80	34
Real estate loans secured by farmland	4.52	3.67	68	5.26	3.43	73	5.16	3.44	71	4.92	3.60	71	5.07	4.02	71
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	46.03	116.17	12	72.48	150.16	16	69.19	139.91	17	48.15	122.02	16	49.11	128.82	15
Loans to individuals	97.57	36.56	84	89.27	36.83	80	85.57	37.47	81	108.27	43.51	85	110.45	42.67	87
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	2.20	2.03	69	3.17	1.99	74	3.11	1.88	75	2.57	2.18	75	3.04	2.72	74
Other loans and leases	12.36	47.63	23	14	49.92	23	13.51	49.54	22	14.13	52.44	18	14.26	51.79	19
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	20.46	29.25	30	18.55	26.62	28	19.33	27.32	27	17.47	26.45	31	14.93	24.79	26
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	109.59	187.63	26	102.65	186.45	26	104.18	183.76	26	100.42	178.57	29	82.08	167.93	24
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	154.82	244.92	28	150.32	243.47	28	150.36	240.85	28	153.37	236.10	33	131.99	225.98	31

BHC Name

City/State

# Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	14.99	12.31	67	17.46	10.21	81	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10
Liquid assets	40.77	29.12	78	32.94	24.65	78	33.83	26.22	78	23.97	22.44	65	25.32	22.72	70
Investment securities	28.43	20.37	74	23.28	17.19	77	25.47	17.85	79	26.69	16.99	87	27.68	17.27	87
Net loans and leases	47.18	58.81	16	53.46	63	19	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26
Net loans, leases and standby letters of credit	47.40	59.61	15	53.77	63.89	17	53.09	62.48	18	60.28	64.84	27	59.06	65.07	25
Core deposits	81.37	75.52	71	78.99	69.20	77	79.40	70.67	75	77.76	63.09	87	77.84	62.13	89
Noncore funding	3.93	10.15	21	3.68	15.53	7	3.52	14.13	8	3.65	19.36	3	3.59	21.34	2
Time deposits of \$250K or more	1.62	1.67	56	1.32	2.35	31	1.17	2.11	31	1.07	2.94	18	0.62	2.89	10
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	2.07	1.19	79	2.03	1.44	74	2.04	1.47	72	2.12	1.94	69	2.45	1.97	71
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	2.07	0.54	87	2.03	0.59	85	2.04	0.54	86	2.12	0.48	84	2.45	0.54	84
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.02	0.88	32	0.09	1.75	22	0.09	1.24	31	0.15	3.01	15	0.51	3.67	20
Earning assets that reprice within 1 year	21.74	38.80	14	25.25	38.76	18	19.90	39.38	10	16.85	39.29	3	12.04	40.29	1
Interest-bearing liabilities that reprice within 1 year	3.93	6.64	35	4.23	8.86	20	4.09	8.20	24	4.43	10.19	15	4.29	10.01	18
Long-term debt that reprices within 1 year	0.02	0.27	63	0.09	0.52	59	0.09	0.47	58	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	17.79	30.83	20	20.93	27.76	35	15.72	29.11	21	12.42	26.63	12	7.76	27.38	10
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-14.88	-3.31	17	-19.39	6.19	2	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12
Net short-term noncore funding dependence	-15.60	-9.17	25	-20.08	-2.71	11	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29
Short-term investment / Short-term noncore funding	442.01	304.29	73	547.14	149.65	93	389.64	184.19	86	226.07	77.77	90	33.50	66.46	42
Liquid assets - short-term noncore funding / Nonliquid assets	63.12	36.72	81	44.37	24.47	85	46.39	28.18	82	27.70	16.97	80	29.37	16.04	83
Net loans and leases / Total deposits	56.85	73.05	12	66.56	82.06	15	65.54	79.43	16	76.05	90.31	18	74.88	90.08	17
Net loans and leases / Core deposits	57.98	78.83	12	67.68	92.26	10	66.51	88.34	10	77.09	103.93	9	75.48	105	9
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.70	1.06	0	12.02	4.54	92	9.14	4.31	88	2.86	1.36	83	-1.48	-1.98	64
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.99	84.59	87	99.99	86.72	86	99.99	87.23	88	99.99	85.40	90	99.99	81.88	92
U.S. Treasury securities	75.55	6.01	96	61.52	5.26	96	66.51	4.72	96	61.70	6.15	96	64.60	6.99	97
US agency securities (excluding mortgage-backed securities)	2.30	4.24	56	5.16	3.94	72	3.99	4.01	68	5.42	3.49	74	4.32	4.02	64
Municipal securities	9.68	8.38	66	15.31	9.87	72	13.41	9.83	69	16.82	7.75	78	15.64	9.16	71
Mortgage-backed securities	12.28	66.09	5	17.85	66.61	4	15.96	66.64	4	15.96	67.43	6	15.34	65.45	5
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.19	3.01	36	0.14	2.93	36	0.13	3.01	35	0.08	2.94	33	0.09	2.79	33
Mutual funds and equity securities	0.01	0.29	34	0.01	0.38	34	0.01	0.35	34	0.01	0.40	32	0.01	0.42	31
Debt securities 1 year or less	4.55	8.18	43	24.32	11.25	83	6.74	10.55	44	23.20	11.86	81	3.12	11.91	20
Debt securities 1 to 5 years	17.95	17.39	56	27.86	17.70	73	23.21	17.03	67	31.98	17.94	78	74.42	19.18	98
Debt securities over 5 years	77.49	72.07	52	47.80	68.10	20	70.04	69.86	46	44.81	66.02	26	22.45	64.73	7
Pledged securities	56.86	33.37	81	70.27	37.16	87	57.27	35.67	76	48.33	30.57	74	49.27	33.30	70
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-4.96	64.27	17	168.78	124.80	70	127.43	183.32	52	521.59	26.69	98	35.86	6.77	82
Investment securities	35.24	32.48	57	32.23	20.30	72	16.53	23.62	42	3.69	11.75	43	-3.12	9.42	20
Core deposits	14.06	16.96	45	20.88	26	40	24.67	26.88	49	7.46	11.23	49	-1.47	7.29	11
Noncore funding	18.19	-21.64	92	26.92	-6.57	88	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,313,568	1,143,780	1,134,576
Commit: Secured commercial real estate loans	314,867	275,618	340,114	279,317	331,366
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	33,249	43,257	39,145	37,842	33,102
Commercial and similar letters of credit	124	26	68	30	67
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	6,554	35,260	34,533	38,976	80,674
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							9.43	22.01	7	10.02	23.52	9	10.70	24.05	8
Standby letters of credit	0.22	0.66	23	0.31	0.72	31	0.28	0.71	27	0.33	0.84	29	0.31	0.92	26
Commercial and similar letters of credit	0	0.02	45	0	0.02	42	0	0.02	44	0	0.02	39	0	0.02	36
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	0.04	47.31	2	0.25	51.49	1	0.25	48.62	1	0.34	68.47	3	0.76	65.81	6
Interest rate contracts	0.04	35.15	2	0.25	36.10	2	0.25	34.36	2	0.34	47.31	4	0.76	43.84	7
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0.04	20.27	9	0.25	20.71	9	0.25	20.83	9	0.34	28.86	9	0.76	26.74	10
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							18.08	42.82	10	17.49	45.53	11	18.11	44.93	11

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	6,554	35,260	34,533	38,976	80,674
Interest rate contracts	6,554	35,260	34,533	38,976	80,674
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	6,554	35,260	34,533	38,976	80,674
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts	6,554	35,260	34,533	38,976	80,674
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	0	0	0	0	0
Over 1 year to 5 years	1,272	15,766	15,392	18,016	42,986
Over 5 years	5,282	19,494	19,141	20,960	37,688
<b>Gross negative fair value (absolute value)</b>					
	335	42	27	9	2
<b>Gross positive fair value</b>					
Held for trading	0	0	0	0	0
Non-traded	6	652	596	329	686
<b>Current credit exposure on risk-based capital derivative contracts</b>					
	0	0	0	0	0
<b>Credit losses on derivative contracts</b>					
	0	42	27	13	2
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	0	7.18	6	0	8.60	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	0	6.91	6	0	8.13	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options .....	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	100	71.71	96	100	67.37	96	100	68.76	96	100	69.75	95	100	70.34	95
<b>Held for trading .....</b>															
Interest rate contracts .....	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Foreign exchange contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Equity, commodity, and other contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
<b>Equity, commodity, and other contracts .....</b>															
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
<b>Non-traded .....</b>															
Interest rate contracts .....	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts .....	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Equity, commodity, and other contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Over 1 year to 5 years .....	100	91.91	77	100	90.28	76	100	91.48	75	100	93.86	75	100	94.47	75
Over 5 years .....	0	27.90	3	0	31.66	3	0	32.05	4	0	32.17	2	0	32.51	3
Gross negative fair value (absolute value) .....	19.41	29.78	37	44.71	27.15	76	44.57	27.06	73	46.22	30.45	73	53.28	31.16	88
Gross positive fair value .....	80.59	29.19	93	55.29	28.15	79	55.43	29.56	78	53.78	28.09	78	46.72	28.71	70
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	5.11	1.18	97	0.12	1.65	8	0.08	1.55	6	0.02	0.83	5	0	0.72	2
Gross positive fair value (X) .....	0.09	1.59	5	1.85	2.48	43	1.73	2.23	41	0.84	1.19	37	0.85	0.85	51
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	8	0	0.07	3	0	0.07	3	0	0.06	5	0	0.06	3
Gross positive fair value (X) .....	0	0.06	3	0	0.10	4	0	0.09	3	0	0.07	6	0	0.06	8
Held for trading (X) .....	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0	0.01	11	0	0.02	16	0	0.02	16	0	0.01	20	0	0.01	22
Current credit exposure (X) .....	0	0.05	6	0	0.07	6	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts .....	0	0	46	0	0	90	0	0	87	0	0	94	0	0	90
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.59	6	0	0.91	6	0	0.85	5	0	0.73	4	0	0.53	4

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	61,233	50,388	50,388	49,761	48,050
Gross losses	8,950	12,475	16,561	19,708	21,326
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,874	7,811	10,174	9,883	10,249
Net losses	2,076	4,664	6,387	9,825	11,077
Provision for loan and lease losses	-9,316	17,669	15,206	10,452	12,788
Adjustments	0	1,884	2,026	0	0
Ending balance	49,841	65,277	61,233	50,388	49,761
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.08	-0.12	51	0.19	0.66	10	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52
Provision for loan and lease losses / Average loans and leases	-0.17	-0.21	46	0.33	1.06	9	0.21	0.82	6	0.16	0.24	45	0.20	0.24	59
Provision for loan and lease losses / Net loan and lease losses	-448.75	-65.12	17	378.84	587.54	45	238.08	487.86	30	106.38	130.58	44	115.45	134.68	54
Allowance for loan and lease losses / Total loans and leases not held for sale	0.68	1.32	11	0.88	1.58	12	0.83	1.58	10	0.73	0.83	39	0.79	0.90	36
Allowance for loan and lease losses / Total loans and leases	0.68	1.30	12	0.87	1.55	12	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38
Allowance for loan and lease losses / Net loans and leases losses (X)	18.01	17.40	66	10.50	11.29	64	9.59	11.58	59	5.13	8.03	54	4.49	7.54	46
Allowance for loan and lease losses / Nonaccrual assets	75.55	330.05	7	227	301.93	48	83.96	299.17	7	267.51	218.72	75	220.73	214.03	64
ALLL / 90+ days past due + nonaccrual loans and leases	73.47	271.93	11	202.45	249.38	46	79.68	244.34	12	207.69	151.73	76	199.05	160.51	73
Gross loan and lease losses / Average loans and leases	0.16	0.20	54	0.23	0.35	48	0.23	0.34	46	0.30	0.28	65	0.34	0.30	70
Recoveries / Average loans and leases	0.13	0.08	76	0.14	0.07	88	0.14	0.07	88	0.15	0.08	87	0.16	0.09	84
Net losses / Average loans and leases	0.04	0.12	27	0.09	0.28	29	0.09	0.27	29	0.15	0.21	48	0.18	0.22	56
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	41.51	25.09	81	39.63	24.77	80	51.62	33.98	80	46.34	36.22	79	45.02	41.30	64
Earnings coverage of net loan and lease losses (X)	84.50	26.30	86	35.38	20.97	80	34.65	22.91	77	22.37	24.40	64	20.38	21.75	65

#### Net Loan and Lease Losses By Type

Real estate loans	0.01	0.02	60	0.02	0.04	52	0.03	0.04	53	0.06	0.01	88	0.06	0.02	83
Real estate loans secured by 1-4 family	0.02	-0.01	86	0.04	0.01	77	0.03	0.01	78	0.06	0.01	89	0.04	0.01	73
Revolving	0.01	-0.07	74	0.05	0.01	71	0.04	0.01	74	0.09	0.02	80	0.05	0.03	60
Closed-end	0.02	-0.01	87	0.04	0.01	84	0.03	0	80	0.06	0	92	0.04	0.01	81
Commercial real estate loans	0	0.04	27	0	0.06	17	0.02	0.07	38	0.05	0.01	81	0.10	0.01	93
Construction and land development	0	0.01	64	0	0	60	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	52	0	0	30	0	0	58	0	0	56	0	0	30
Nonfarm nonresidential	0	0.05	25	0	0.08	9	0.03	0.11	39	0.07	0.02	83	0.13	0.02	89
Owner-occupied	0	0.01	27	0	0.02	12	0.03	0.02	72	0.09	0.01	94	0.10	0.01	95
Other	0	0.04	37	0	0.05	30	0	0.08	24	-0.02	0.01	6	0.04	0.01	82
Real estate loans secured by farmland	-0.18	-0.01	5	0	0.04	46	0	0.02	46	0.23	0.01	94	0	0	50
Commercial and industrial loans	0.09	0.19	43	0.08	0.46	22	0.03	0.47	12	0.02	0.37	10	0.36	0.31	64
Loans to individuals	0.13	0.72	14	0.37	1.25	20	0.40	1.13	24	0.52	1.17	28	0.51	1.16	30
Credit card loans		2.27			3.33			2.92			3.11			2.92	
Agricultural loans	-0.08	0.02	9	-0.02	0.11	11	-0.01	0.19	10	0.62	0.08	91	0.19	0.15	74
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.03	0.09	7	-0.03	0.14	6	-0.03	0.15	5	-0.04	0.15	5	-0.04	0.14	3

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	25,216	26,549	34,761	40,851	37,721
90+ days past due loans and leases	1,874	3,487	3,922	5,425	2,455
Nonaccrual loans and leases	65,967	28,756	72,929	18,836	22,544
Total past due and nonaccrual loans and leases	93,057	58,792	111,612	65,112	62,720
Restructured 30-89 days past due	2,457	63	30	0	128
Restructured 90+ days past due	0	0	46	6	0
Restructured nonaccrual	3,939	2,988	2,873	0	2,243
Total restructured loans and leases	6,396	3,051	2,949	6	2,371
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,335	3,619	3,461	2,859	2,702
Other real estate owned	891	1,209	883	1,270	1,320
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.35	0.29	69	0.36	0.37	60	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75
90+ days past due loans and leases	0.03	0.09	48	0.05	0.13	53	0.05	0.12	53	0.08	0.15	56	0.04	0.17	43
Nonaccrual loans and leases	0.91	0.54	84	0.39	0.66	27	0.98	0.66	81	0.27	0.51	24	0.36	0.54	35
90+ days past due and nonaccrual loans and leases	0.93	0.68	78	0.43	0.84	25	1.04	0.85	72	0.35	0.71	23	0.40	0.75	21
30-89 days past due restructured	0.03	0.01	87	0	0.01	44	0	0.01	34	0	0.01	13	0	0.02	37
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	63	0	0.01	61	0	0.01	26
Nonaccrual restructured	0.05	0.12	38	0.04	0.14	25	0.04	0.13	26	0	0.14	4	0.04	0.16	17
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.35	0.29	69	0.36	0.37	60	0.47	0.40	69	0.59	0.43	79	0.60	0.44	75
90+ days past due assets	0.03	0.09	48	0.05	0.13	52	0.05	0.12	53	0.08	0.15	54	0.04	0.18	41
Nonaccrual assets	0.91	0.55	84	0.39	0.67	27	0.98	0.67	80	0.27	0.53	24	0.36	0.57	34
30+ days past due and nonaccrual assets	1.28	1	72	0.79	1.25	30	1.50	1.29	68	0.94	1.19	50	1	1.26	47
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.44	0.40	67	0.23	0.52	17	0.55	0.52	61	0.21	0.44	19	0.24	0.48	21
90+ days past due and nonaccrual assets + other real estate owned	0.45	0.42	63	0.24	0.55	14	0.56	0.55	58	0.22	0.48	18	0.25	0.52	21
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.47	0.48	59	0.24	0.61	15	0.56	0.60	51	0.20	0.53	18	0.25	0.60	17
Allowance for loan and lease losses	145.76	67.85	88	51.54	66.38	42	126.32	66.66	87	45.59	115.41	14	53.64	118.28	18
Equity capital + allowance for loan and lease losses	3.43	4.12	44	1.55	5.10	12	3.57	4.97	32	1.21	4.28	14	1.51	4.79	11
Tier 1 capital + allowance for loan and lease losses	5.34	4.89	66	2.49	6.26	14	5.62	6.05	51	1.92	5.65	14	2.34	6.16	15
Loans and leases + other real estate owned	1	0.82	67	0.45	0.98	16	1.04	0.97	61	0.33	0.85	14	0.42	0.96	17

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.30	0.25	69	0.32	0.35	53	0.38	0.39	59	0.50	0.38	72	0.46	0.42	64
90+ days past due	0.03	0.12	56	0.07	0.17	63	0.07	0.16	64	0.11	0.16	66	0.05	0.22	51
Nonaccrual	1.19	0.60	85	0.45	0.70	39	1.32	0.76	84	0.39	0.46	48	0.47	0.57	48
Commercial and industrial															
30–89 days past due	0.05	0.24	15	0.05	0.24	17	0.10	0.23	33	0.25	0.31	50	0.22	0.30	48
90+ days past due	0.01	0.02	56	0	0.03	18	0.01	0.03	49	0.02	0.05	50	0	0.05	11
Nonaccrual	0.74	0.65	65	0.59	0.80	37	0.62	0.75	46	0	0.83	7	0.33	0.76	30
Individuals															
30–89 days past due	0.70	0.60	66	0.81	0.74	64	1.22	0.83	78	1.10	0.83	66	1.31	0.84	78
90+ days past due	0.01	0.08	45	0	0.11	37	0.02	0.14	46	0.02	0.17	42	0.03	0.16	42
Nonaccrual	0	0.17	19	0	0.24	19	0	0.28	21	0	0.17	24	0	0.23	8
Depository institution loans															
30–89 days past due		0.03			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.18	0.11	74	0.33	0.15	78	0.04	0.17	59	2.84	0.24	95	0	0.17	27
90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
Nonaccrual	0.10	0.51	57	0.15	0.72	51	0.14	0.49	52	0.76	0.67	72	0	0.75	23
Foreign governments															
30–89 days past due		0			3.73			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0.12	0.17	59
90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	31	0.35	0.14	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.41	0.36	66	0.47	0.51	51	0.53	0.65	52	0.51	0.67	49	0.57	0.71	49
	90+ days past due	0.05	0.25	55	0.12	0.36	64	0.12	0.33	66	0.10	0.31	61	0.07	0.46	49
	Nonaccrual	0.62	0.76	46	0.59	0.91	38	0.61	0.89	39	0.51	0.73	42	0.54	0.86	38
Revolving	30-89 days past due	0.58	0.33	81	0.31	0.40	45	0.65	0.48	68	0.66	0.45	72	0.40	0.50	40
	90+ days past due	0.03	0.03	74	0.06	0.02	80	0.01	0.03	71	0.19	0.05	88	0.09	0.05	73
	Nonaccrual	0.54	1.05	46	0.55	1.28	40	0.60	1.13	43	0.50	1	39	0.49	1.17	38
Closed-end	30-89 days past due	0.40	0.36	63	0.48	0.52	54	0.52	0.65	51	0.50	0.70	44	0.59	0.75	50
	90+ days past due	0.05	0.27	58	0.12	0.41	64	0.13	0.38	67	0.09	0.35	60	0.07	0.53	53
	Nonaccrual	0.63	0.71	50	0.60	0.89	41	0.61	0.87	42	0.52	0.70	45	0.54	0.84	37
Junior lien	30-89 days past due	0.01	0.01	52	0.01	0.02	54	0.01	0.02	60	0.01	0.02	47	0.01	0.03	34
	90+ days past due	0	0	76	0	0	70	0	0	32	0	0	68	0	0	62
	Nonaccrual	0.01	0.04	37	0.01	0.05	27	0.01	0.04	32	0.01	0.04	28	0.01	0.06	33
Commercial real estate	30-89 days past due	0.06	0.16	36	0.11	0.21	41	0.17	0.26	52	0.49	0.18	92	0.28	0.17	75
	90+ days past due	0	0.01	26	0	0.02	56	0	0.02	23	0.12	0.03	86	0.01	0.03	58
	Nonaccrual	1.99	0.48	95	0.21	0.53	26	2.33	0.62	96	0.14	0.23	37	0.32	0.28	65
Construction and development	30-89 days past due	0.08	0.15	58	0.23	0.24	66	0.54	0.28	77	0.69	0.28	82	0.01	0.21	25
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.31	14	0	0.32	10	9.90	0.41	97	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0	0.03	31	0.22	0.03	91	0.14	0.03	87	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0.08	0.10	71	0.01	0.17	38	0.40	0.22	77	0.69	0.20	85	0.01	0.13	36
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0	0.26	12	9.90	0.35	97	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0.02	0.09	59	0	0.09	24	0.26	0.09	84	0.93	0.08	97	0.63	0.10	95
	90+ days past due	0	0	46	0.01	0	89	0	0	45	0.43	0	97	0	0.01	39
	Nonaccrual	0.43	0.13	84	0.09	0.09	62	0.52	0.11	91	0.02	0.05	53	0.06	0.08	61
Nonfarm non-residential	30-89 days past due	0.06	0.12	45	0.12	0.21	49	0.12	0.23	49	0.37	0.14	87	0.24	0.17	70
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0.06	0.03	79	0.02	0.03	63
	Nonaccrual	2.58	0.58	95	0.26	0.68	26	2.03	0.80	91	0.18	0.28	38	0.41	0.30	65
Owner Occupied	30-89 days past due	0.03	0.04	55	0.06	0.07	55	0.06	0.07	57	0.15	0.07	85	0.09	0.09	55
	90+ days past due	0	0	35	0	0	34	0	0	33	0.06	0.01	86	0.02	0.01	76
	Nonaccrual	0.34	0.20	79	0.20	0.26	41	0.39	0.27	68	0.14	0.16	53	0.32	0.17	78
Other	30-89 days past due	0.03	0.07	52	0.06	0.13	55	0.05	0.14	50	0.22	0.07	89	0.15	0.07	80
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	2.24	0.31	96	0.06	0.36	23	1.64	0.44	92	0.04	0.10	38	0.08	0.13	53
Farmland	30-89 days past due	3.53	0.13	95	0.25	0.24	68	0.58	0.11	88	0.47	0.23	78	0.29	0.25	70
	90+ days past due	0.17	0.01	94	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	1.57	1.06	76	1.47	1.49	64	1.51	1.13	72	1.68	0.84	74	1.42	1.23	73
Credit card	30-89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,095,824	1,078,424	1,081,847	982,610	963,525
Retained earnings	1,037,936	936,273	960,183	882,851	795,563
Accumulated other comprehensive income (AOCI)	-63,826	83,962	62,077	-10,226	-45,305
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,069,934	2,098,659	2,104,107	1,855,235	1,713,783
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	824,332	805,481	802,276	792,180	760,978
Accumulated other comprehensive income-related adjustments	-63,826	83,962	62,077	-10,226	-45,306
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,309,428	1,209,216	1,239,754	1,073,281	998,111
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,309,428	1,209,216	1,239,754	1,073,281	998,111
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	75,000	75,000	75,000	95,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	109	110	110	55	55
Additional tier 1 capital before deductions	109	75,110	75,110	75,055	95,055
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	109	75,110	75,110	75,055	95,055
<b>Tier 1 Capital</b>	1,309,537	1,284,326	1,314,864	1,148,336	1,093,166
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	48,268	63,346	60,840	50,388	49,761
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	48,268	63,346	60,840	50,388	49,761
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	48,268	63,346	60,840	50,388	49,761
Exited advanced approach tier 2 capital					
Total capital	1,357,805	1,347,672	1,375,704	1,198,724	1,142,927
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	15,020,402	13,378,748	13,745,664	11,427,949	10,628,486
Less: Deductions from common equity tier 1 capital	824,332	805,481	802,276	792,180	760,978
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,196,070	12,573,267	12,943,388	10,635,769	9,867,508
Total risk-weighted assets	6,965,533	6,851,402	6,924,528	6,663,905	5,995,779
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	18.80	12.59	94	17.65	12.26	92	17.90	12.35	93	16.11	12.11	86	16.65	12.09	89
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	18.80	13.31	93	18.75	12.97	92	18.99	13.08	93	17.23	12.78	91	18.23	12.85	92
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	19.49	15.21	90	19.67	15.12	90	19.87	15.23	90	17.99	14.36	90	19.06	14.45	89
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.22	9.07	59	10.21	9.05	82	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	25,822	25,141	32,905	32,637	30,796	2.71	42.99
Other insurance activities income	25,822	25,141	32,905	32,637	30,796	2.71	42.99
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	90,873	88,803	89,330	77,089	67,936	2.33	64.46

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	5.59	0.38	96	5.62	0.41	96	5.51	0.41	96	5.57	0.47	93	5.42	0.47	94
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.68	11.72	32	6.58	11.07	34	6.49	11.03	34	6.43	11.51	33	5.94	10.22	31
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	3,680	4,490	4,473	1,509	1,543
Real estate loans	1,861	2,046	1,928	1,509	1,543
Commercial and industrial loans	1,819	2,444	2,545	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	3,680	4,490	4,473	1,509	1,543
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-18.04	-0.16	23	236.33	-0.58	97	196.42	-2.40	96	-2.20	22.48	47	-33.26	7.24	14
Total selected assets	-18.04	3.36	22	236.33	2.65	97	196.42	2.04	96	-2.20	12.40	45	-33.26	3.24	13
Deposits		10.74			-1.43			3.46			10.36			5	

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.04	0.06	0.06	0.08	0.10

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	95,000	80,000	105,000	115,000	98,000	18.75	72.73
Dividends .....	95,000	80,000	105,000	115,000	98,000	18.75	72.73
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	14,001	13,500	13,500	27,602	9,251	3.71	700.06
Dividends .....	14,000	13,500	13,500	27,600	9,250	3.70	700.00
Interest .....	1	0	0	2	1		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	109,001	93,500	118,500	142,602	107,251	16.58	92.07
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	162	115	168	134	160	40.87	107.69
Total operating income .....	109,163	93,615	118,668	142,736	107,411	16.61	92.09
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	115	0	0	0	0		
Other expenses .....	4,628	6,244	7,515	5,990	5,126	-25.88	113.37
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	4,743	6,244	7,515	5,990	5,126	-24.04	118.67
Income (loss) before taxes .....	104,433	87,342	111,147	136,765	102,285	19.57	91.06
Applicable income taxes (credit) .....	-3,817	-3,202	-3,739	-4,545	-1,330		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	108,250	90,544	114,886	141,310	103,615	19.56	95.68
Equity in undistributed income of subsidiaries .....	37,880	27,647	49,790	27,753	65,026	37.01	71.41
Bank subsidiaries .....	25,874	20,372	34,204	29,779	51,799	27.01	35.81
Nonbank subsidiaries .....	12,006	7,275	15,586	-2,026	13,227	65.03	293.90
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	146,130	118,191	164,676	169,063	168,641	23.64	88.75
<b>Memoranda</b>							
Bank net income .....	120,874	100,372	139,204	144,779	149,799	20.43	63.23
Nonbank net income .....	26,006	20,775	29,086	25,574	22,477	25.18	442.02
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,702,127	80.99	1,810,200	81.61	1,802,150	81.50	1,594,789	1,522,109	-5.97	43.84
Common and preferred stock .....	1,702,127	80.99	1,810,200	81.61	1,802,150	81.50	1,594,789	1,522,109	-5.97	43.84
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	223,432	10.63	187,812	8.47	196,090	8.87	180,488	182,617	18.97	563.50
Common and preferred stock .....	223,432	10.63	187,812	8.47	196,090	8.87	180,488	182,617	18.97	563.50
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	8,538	0.41	3,517	0.16	3,579	0.16	451	432	142.76	1977.37
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	150,542	7.16	201,159	9.07	195,885	8.86	180,528	115,996	-25.16	16.92
Cash and due from unrelated depository institution .....	136	0.01	135	0.01	136	0.01	135	137	0.74	0.74
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	16,948	0.81	15,348	0.69	13,513	0.61	14,808	9,902	10.42	76.52
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	2,101,723	100.00	2,218,171	100.00	2,211,353	100.00	1,971,199	1,831,193	-5.25	55.00
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	3,283	0.16	0	0	0	0	0	0		
Other liabilities .....	28,464	1.35	28,421	1.28	26,573	1.20	24,811	19,472	0.15	116.18
Balance due to subsidiaries and related institutions .....	42	0	91,090	4.11	80,673	3.65	91,154	97,939	-99.95	-99.96
Total liabilities .....	31,789	1.51	119,511	5.39	107,246	4.85	115,965	117,411	-73.40	-72.44
Equity Capital .....	2,069,934	98.49	2,098,660	94.61	2,104,107	95.15	1,855,234	1,713,782	-1.37	66.85
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	54,072	2.57	53,698	2.42	53,755	2.43	51,975	51,577	0.70	20.55
Common surplus .....	1,047,741	49.85	1,029,194	46.40	1,032,355	46.68	935,458	919,252	1.80	91.36
Retained earnings .....	1,037,936	49.39	936,273	42.21	960,183	43.42	882,851	795,563	10.86	72.27
Accumulated other comprehensive income .....	-63,826	-3.04	83,962	3.79	62,077	2.81	-10,226	-45,306		
Other equity capital components .....	-5,989	-0.28	-4,467	-0.20	-4,263	-0.19	-4,824	-7,304		
Total liabilities and equity capital .....	2,101,723	100.00	2,218,171	100.00	2,211,353	100.00	1,971,199	1,831,193	-5.25	55.00
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	91,055	4.10	80,623	3.65	91,115	97,939	-100.00	-100.00
Notes payable to subsidiaries that issued TPS .....	0	0	91,055	4.10	80,623	3.65	91,115	97,939	-100.00	-100.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	9.47	12.52	27	7.87	6.29	64	8.13	7.29	58	9.42	9.68	46	10.20	10.40	46
Bank net income / Average equity investment in banks	9.40	12.35	30	7.76	6.43	56	8	7.45	52	9.23	10.51	40	9.95	11.19	42
Nonbank net income / Average equity investment in nonbanks	16.82	13.18	66	14.77	8.01	76	15.37	9.75	71	14.27	7.89	72	12.72	7.10	75
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	82.72	96.45	16	84.92	87.60	21	84.53	88.16	19	85.64	82.22	24	88.83	82.56	23
Nonbank net income / Parent net income	17.80	3.22	89	17.58	4.43	87	17.66	3.59	87	15.13	5.93	83	13.33	3.78	84
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	1.54	16.51	14	5.69	20.37	22	5.10	20.06	19	6.25	20.43	26	6.85	20.88	31
Total debt / Equity capital	0.16	11.37	22	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0.16	13.41	15	4.34	17.04	21	3.83	16.67	20	4.91	16.36	25	5.71	17.10	29
Total debt + Loans guaranteed for affiliate / Equity capital	0.16	11.46	22	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0.16	11.47	22	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0.16	10.65	23	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	9.10	40.69	25	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	93.03	103.15	6	95.20	103.27	9	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29
Total investment in subs / Equity capital	93.03	108.29	3	95.20	110.46	7	94.97	110.16	6	95.69	111.07	4	99.47	112.48	17
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.74	0.27	4	-0.64	0.69	10	-0.64	0.47	10	-0.47	0.36	10	-0.05	0.35	29
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	154.51	152.56	62	134.18	128.63	63	127.51	136.59	53	167.81	177.68	54	137.70	162.34	45
Cash from ops + noncash items + op expense / Op expense + dividend	150.20	155.61	57	139.67	142.45	58	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	69.75	94.59	28	128.30	140.42	54	114.39	134.08	50	159.25	116.34	82	131.10	103.19	78
Pretax operating income + interest expense / Interest expense	90,911.30	1,645.53	98		1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	25,696.32	1,896.20	96	5,918.92	1,413.95	91	6,024.68	1,539.23	91	3,608.59	1,632.83	87	2,286.98	1,369.37	78
Dividends + interest from subsidiaries / Interest expense + dividends	159.14	174.48	57	141.86	144.62	61	133.92	150.43	51	174.38	210.80	44	145.24	188.90	39
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.29	25	0	3.69	22	0	3.85	24	0	2.64	28	0	2.61	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	1.63	1.76	81	2.10	2.95	80	2.14	2.66	79	2.54	5.62	75	2.91	5.50	74
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	63.17	69.90	47	72.79	84.44	46	77.02	81.10	57	57.87	57.84	59	71.27	57.26	67
Dividends declared / Net income .....	46.79	27.22	88	55.76	49.77	61	53.73	42.29	68	48.37	33.08	78	43.79	27.33	82
Net income – dividends / Average equity.....	5.04	9.25	15	3.48	3.19	51	3.76	4.14	43	4.86	6.46	26	5.73	7.33	28
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	138.94	160.45	50	121.38	130.19	54	118.67	132.17	48	140.63	178.13	40	132.71	157.73	45
Dividends from nonbank subsidiaries .....	20.47	6.19	84	20.48	3.74	88	15.26	3.41	88	33.75	7.53	89	12.53	7.13	85
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	159.41	213.42	50	141.86	167.02	52	133.92	174.85	42	174.38	260.40	37	145.24	215.26	32
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	78.59	43.30	83	79.70	61.85	59	75.43	60.28	67	79.43	66.55	64	65.42	60.71	61
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	78.59	48.70	80	79.70	71.13	55	75.43	62.88	63	79.43	69.36	59	65.42	63.43	56
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	53.83	66.90	44	64.98	52.29	58	46.41	56.39	51	107.92	82.95	74	41.15	51.40	51
Interest income from nonbank subsidiaries.....	0	2.38	63	0	4.57	32	0	7.38	32	0.01	20.25	54	0	18.56	49
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	53.84	94.31	39	64.98	70.62	51	46.41	79.84	39	107.93	150.41	58	41.16	99.33	34
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	87.03	72.55	39	85.46	68	42	88.48	69.76	43	80.57	67.32	37	91.24	65.18	52
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	87.03	82.68	28	85.46	80.80	30	88.48	82.20	30	80.57	78.80	30	91.24	74.20	37
Dividends from nonbank subsidiaries .....	12.82	3.56	87	14.42	2.36	88	11.38	1.95	88	19.34	2.65	90	8.61	2.57	85
Interest income from nonbank subsidiaries.....	0	0.20	74	0	0.90	35	0	0.73	36	0	1.19	61	0	2.32	58
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	12.83	5.69	84	14.42	5.80	82	11.38	4.70	84	19.34	7.29	81	8.61	7.64	76
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	0	28.03	13		27.05			27.08			28.33			26.53	